

FILED  
7/1/25 9:55 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	)	Bankruptcy No. 25-20348 GLT
	)	
Gary Phillip DeNunzio	)	Chapter 13
	)	
Debtor(s)	)	
Gary Phillip DeNunzio	)	Related to POC #3
	)	
Movant(s)	)	Doc. No.
vs.	)	
Channel Partners Capital, LLC, and	)	
Ronda Winnecour, Trustee	)	Related to Docket No. 40
Respondent(s)	)	

**CONSENT ORDER**

It is hereby agreed, by and among the Debtor, the Creditor and Ronda Winnecour,  
Chapter 13 Trustee as follows:

WHEREAS, the Debtor had intended to surrender the 2023 MMLJ Trailer to Channel  
Partners Capital, LLC Proof of Claim #3,

WHEREAS, Proof of Claim #3 has been filed as secured by a lien on title to the MMLJ  
Trailer in the secured amount of \$20,000.00 and an unsecured amount of \$50,371.57.

WHEREAS, the Debtor has marketed the property in the attempt to provide the Creditor  
with a higher return for the Trailer through various weekly advertising. The highest offer  
received is in the amount of \$31,000, with no delivery fee to the purchaser.

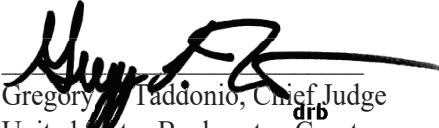
WHEREAS, the Debtor, Creditor and Trustee agree that the sale to said purchaser is in the best interests of the Bankruptcy Estate,

WHEREAS, upon the sale of the Trailer and transfer of the title, the Creditor shall amend its Proof of Claim to an unsecured deficiency claim in the amount of \$39,371.57,

The Transfer of the Title shall be accomplished in the following sequence;

1. The Creditor will request a paper title for the vehicle from the proper state department
2. The Creditor will overnight the title to the purchaser at: Matt Britcher, 9708 Wall Gene, South Lyon, MI 48178
3. The Debtor will deliver the trailer to the purchaser and execute the transfer of title subject to the lien of the Creditor
4. The purchaser will wire funds in the amount of \$31,000.00 to the Creditor in accordance with directions to wire provided by the Creditor
5. Upon verification of funds by the Creditor, the Creditor will overnight a notarized letterhead lien release to the purchaser.

So ORDERED, this \_\_\_\_ 1st Day of July 2025 \_\_\_\_.

  
\_\_\_\_\_  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

Consented to:

/s/ Scott R. Lowden  
Scott R. Lowden, Esquire  
PA ID 72116  
100 Heathmore Avenue  
Pittsburgh, PA 15227  
[lowdenscott@gmail.com](mailto:lowdenscott@gmail.com)  
(412) 292-4254  
Attorney for Debtor

/s/ Owen Katz  
Owen Katz, Esq.  
Office of the Chapter 13 Trustee  
US Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
Attorney for Chapter 13 Trustee

/s/ Jeffrey Lothert  
Jeffrey Lothert, Bankruptcy Specialist  
Channel Partners Capital, LLC  
10900 Wayzata Blvd., Suite 300  
Minnetonka, MN 55305

In re:  
Gary Philip DeNunzio  
Debtor

Case No. 25-20348-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 01, 2025

User: auto  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2025:

Recip ID	Recipient Name and Address
db	+ Gary Philip DeNunzio, 705 Manifold Road, Washington, PA 15301-9605

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2025 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Gary Philip DeNunzio ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Scott R. Lowden	on behalf of Debtor Gary Philip DeNunzio lowdenscott@gmail.com

TOTAL: 5